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# Prairie Publications



**Volume 14, Issue 8**  
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## eSignature Process Now Available for Students

Students can electronically sign their Master Promissory Note (MPN) for loans serviced by Bank of North Dakota! Students use their PIN assigned by the Department of Education to sign the note which eliminates having to mail in the paper copy. SLND captures the electronically signed MPN and stores it as the original copy of the MPN. With volumes of loan processing at its peak, we expect the electronic process to speed up turn-around time of preparing funds to go! As more and more students receive their PIN from the Department of Education, we can see where the volume of paper will definitely decrease.

## RMAFSA Conference Planning Update

The hard work from all of our RMAFSA Conference committees is paying off. Plans are coming together for putting on a great regional conference in October! The committee chairs continue to meet monthly to hammer out details for *Exploring the Financial Aid Frontier*.

You can now register for the October 13-16, 2002 conference on the RMAFSA Web site at [www.rmasfaa.org](http://www.rmasfaa.org). We've also included the tentative agenda and other information such as travel and hotel information. Check it out!

If you are a NDASFAA member and have not yet been active on one of the conference committees, call Jeff Jacobs at 701-224-5441 or Holly Schirado at 701-328-5751.

*Holly Schirado - New Loans Supervisor  
SLND - Bank of North Dakota*

## 20 Years of Changes

With SLND turning 20 years old on July 1 of this year, it got me thinking about all of the changes I have seen while working in student loans—and there have been many. Considering the large amount of changes, I thought it would be interesting to see what others thought was the most significant change to occur. In interviewing a few of our ‘seasoned’ employees, this is what they had to say:

I was very interested to see what our Director, Julie Kubisiak, would have to say. Per Julie, *“I would rate the most significant change within SLND to be the implementation of the Instant Guarantee! This service has greatly enhanced the way we do business and provide service to our customers.”*

According to Leslie Schmit, *“When I first started, we did everything manually and from paper reports. Now we are moving into the latest computer technology, which is the Web.”*

Per Holly Schirado, *“The electronic process which replaced all the paper work has made the greatest difference.”*

Kathy Knudson felt, *“The most significant change in the last 20 years is the processing of loan applications. Twenty years ago, everything was done with paper. Now it can be done electronically with the Instant Guarantee Process. This is what our customers can see.”*

Kathy mentioned a second significant change which I felt I had to include. She said, *“If I had the chance to list a second significant change, it would be to recognize the opportunities provided to the employees here in the Student Loan Department. Many of us started processing new loan applications at entry level positions and have been given the opportunity to learn, grow, and assist in the development of the electronic/Web-based system.”*

Evelyn Jochim had to say, *“The most significant change in student loans, in my perspective, is the automation from the manual process it was when I first started in 1982, to what it is now with the wonderful world of computers. Specifically, the many numbers of preclaims we processed daily, manually completing each form, versus how it is done now. In many ways it is overwhelming and a bit scary.”*

Diane Sperle told me, *“The most significant change I see within SLND is technology. The first few years I was with Student Loans, there were only two computers shared by four or five people in our processing area. There was a log sheet beside each machine. If you needed to work on the computer that day, you would have to reserve blocks of time. The only application on the computer was the main frame. Ledgers were updated by manual entries. Things sure have changed!”*

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### **Prairie Publications**

Student Loans of North Dakota-Guarantor  
PO Box 5524  
Bismarck, ND 58506-5524

Available online at [mystudentloanonline.com](http://mystudentloanonline.com)

Administered by Bank of North Dakota  
overseen by Industrial Commission of North Dakota

**GOVERNOR**  
John Hoeven

**ATTORNEY GENERAL**  
Wayne Stenehjem

**COMMISSIONER OF AGRICULTURE**  
Roger Johnson

### **Prairie Publications**

By Student Loans of North Dakota-Guarantor is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. *All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.*

*20 Years of Change...Continued from Page 2*

Char Feist said, *"It would be processing loans electronically. I remember manually entering all loans and then comparing for accuracy—very labor intensive and many hours of overtime!"*

As for me, I would have to say, *"The growth in teamwork within the organization is the biggest change I've seen. With changes constantly occurring, our employees have really worked as a team to get the job done, which makes me proud to be part of it!"*

Wally Erhardt, Assoc. Director of Operations  
SLND-Guarantor

***"Celebrating 20 years...creating opportunities, we guarantee it!"***

## **SLND E-Commerce Update**

Phase 4.1 of SLND's e-commerce project is nearing completion. Our staff have been vigorously testing the cancellation/revision electronic processing capabilities of the system with assistance from the Higher Education Computer Network and some of our other schools. Additionally, Bismarck State College has graciously agreed to assist us in user testing from the financial aid office view point.

We are planning on conducting onsite training at our schools once cancellation/revision is in production. This training will take approximately one hour to complete and hopefully will not interfere with your work at this busy time of year.

Development is nearing completion on an updated version of the *"College Financial Aid Office User Manual"* which will be provided to each school for use as a reference tool. We also have included in this manual our eSignature process which you may find useful in assisting students.

With this process in place, benefits in efficiencies will be enjoyed by all.

Wally Erhardt - Assoc. Director of Operations  
SLND-Guarantor

### **Upcoming Events**

#### **Vocational and Technical Education Conference**

August 5-7  
Radisson Inn - Bismarck

#### **NCHELP Leadership Conference**

September 12-13  
Washington, DC

## CD-ROM Project Right On Target!

The Student Loans of North Dakota CD-ROM Project Team is busy at work with KAT Productions, Inc. (Bismarck) coordinating the text for the “chapter mark” lead-ins to the headline topics that will be featured on this CD. In addition, graphic designs for the disc cover and mailer have been approved.

“The vibrant colors, sound bed, and action applied to the design of this CD will be quite the ‘attention getter’ for the people viewing this awareness piece for our North Dakota colleges,” commented Julie Kubisiak, Director - Student Loans of North Dakota. Kubisiak went on to say that SLND will play a key role in this early awareness tool by providing responsible financial planning information to students and families.

According to Melinda Stevahn, Production Coordinator - KAT Productions, Inc., all of the schools have responded with either video and/or text. This includes North Dakota’s public, private, proprietary, and tribal schools, which total 26 in all.

An added benefit is the distribution of the CD-ROM, by Bank of North Dakota, to out-of-state participants of North Dakota’s College SAVE plan. Kubisiak said, “We are proud to be able to introduce prospective students to the quality of education in our state, and assist our schools with recruitment efforts throughout the United States.”

*Linda Albery - CD-ROM Project Team Lead  
Communications/College Information Service*

## NDASFAA Update

I need to remind everyone about commenting on Reauthorization. I have been guilty of not doing what I should in that area. I often wonder if I should pretend I have a meeting to go to at some unknown town during some unknown time and just not show up at the office so I can dedicate hours to responding on issues! We all know how important it is to respond, and it is just a matter of visiting the NASFAA Web site at [www.nasfaa.org](http://www.nasfaa.org). Following is an excerpt from a NASFAA article:

“The NASFAA Reauthorization Task Force continues to seek your ideas and thoughts on issues you feel need to be addressed during the upcoming reauthorization of the Higher Education Act of 1965. You can send your comments to [reauth@nasfaa.org](mailto:reauth@nasfaa.org). Messages from this e-mail box are distributed to the Task Force members for consideration during their discussions. We are very grateful for the suggestions we’ve received so far and thank all NASFAA members who have taken the time to correspond with the Task Force.”

Speaking of time, do you realize how fast the time has gone to get ready for the RNASFAA Conference in Bismarck? I’m sure you have all gone to [www.rnasfaa.org](http://www.rnasfaa.org) to check out registration and the agenda for our conference. The agenda looks tremendous, thanks to everyone who has worked so hard. Make sure that you take care of your registration and room reservations early before the fall rush.

*Lynn Aaberg, President  
NDASFAA*

## How is a Student Informed About Their Loan?

The incoming freshman student has chosen a college and received an award letter. Now it's time to figure out how to pay for college with student loans. No matter who the lender is—the student loan information process begins and follows through a series of steps.

1. The student chooses a lender (bank, credit union or financial institution) and sends the forms to the college informing the school of who they have selected to service their student loans.
2. The college submits the application forms and student loan information to the guarantor, who in turn relays the loan guarantee information to the lender.
3. Student Loans of North Dakota (SLND) notifies first-time borrowers by e-mail, if there is an e-mail address available. If there is no e-mail address available, SLND sends a letter via regular mail the next day. The message tells students how to access their loan account information by going online using their Web site Login and Password. It also informs them about obtaining loan account information through SLND's interactive voice response telephone system using a Login and Personal Identification Number (PIN).
4. The first message is followed up by a second e-mail or regular letter discussing the Notice of Guarantee (NOG) and Master Promissory Note (MPN). The e-mail message contains links to the Web site, [mystudentloanonline.com](http://mystudentloanonline.com), with instructions on viewing the NOG, which lists student loan interest rates, disbursement amounts, and scheduled disbursement dates. The message also informs the student about signing their MPN online (eSign) or how to print it for signing.

If there is no e-mail address available, the same information is sent via regular mail with MPN forms needed to be signed. These borrowers also have the option to eSign their MPN online by accessing [mystudentloanonline.com](http://mystudentloanonline.com).

5. If there is no response from the student borrower through e-mail or regular mail and the Master Promissory Note is not signed, the funds cannot be disbursed to the college. SLND sends follow-up information to the borrower through the mail requesting the MPN be completed and returned.
6. Students should check their e-mail and regular mail on a daily basis for important information pertaining to their student loans as part of their routine in getting ready for school.

For more information about the student loan process, go to [mystudentloanonline.com](http://mystudentloanonline.com) or call SLND at 1-800-472-2166 ext. 5754.

*Peggy Anderson, Team Coordinator  
Communications/College Information Service*

## SLND “All Star” of the Month

**Kim Miller** was chosen as SLND’s “All Star” of the Month for July.

Kim began her employment with SLND in May 1986 as a Clerk I for the lender in student loan repayment. In September 1991, Kim transferred to BND’s Residential Real Estate Department. After six years, Kim transferred back to SLND as Customer Service Supervisor. Since January of this year, Kim’s duties have changed to include Secondary Market purchases, Consolidation loan processing, and working with North Dakota’s College SAVE plan.



Kim has been a huge asset in assisting the large Consolidation loan volume from July 1 when the interest rates dropped. Her willingness to take on and learn new procedures is very valuable. She is a fast learner and hard worker. We should all have Kim’s positive attitude! *Congratulations!*

## Who’s Coming and Going at SLND?

**Wanda Thesing** transferred from BND’s Investment Department to SLND-Loan Servicing as a permanent part-time receptionist in the Customer Service area. Wanda will assist with customer service tasks relating to the repayment of student loans. *Congratulations, Wanda!*

**Julie Miller, Lynda Doll, Alva Draeger, Karen Workman, and Sheila Curl** have joined SLND as either temporary full-time or part-time Clerks assisting with our peak loan processing season. *Welcome!*

## HECN - Student Information Systems Report

Following up on last month’s article, here’s another of the topics that was identified by our recent BPR sessions associated with the ConnectND Project.

In our current system, a master catalog is maintained for each institution within the software. This file identifies several characteristics of a course. Among them are:

- Major Restrictions
- Minor Restrictions
- Institutional Unit Restrictions
- Class Restrictions

It is possible to restrict a course to only certain majors, certain minors, certain institutional units (like the College of Arts and Sciences) or certain classes (freshmen only, sophomores and juniors only, etc.). It is necessary that these restrictions exist within the master catalog prior to creating a term schedule record within our system.

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*HECN - Student Info Systems Report...Continued from Page 6*

At the time the term schedule of classes is prepared or modified, a course section can be created that uses some of the data from the master catalog. For example, a section of a course (Calculus, as an example) could be created for only Mechanical Engineering majors; another for Physics majors. However, it would be necessary for the master catalog to contain these identified majors. If they were not listed in the master catalog, the section could not be created to restrict to only those identified majors.

Caution needs to be used when implementing such a restriction. Obviously, if registration opens and a section is in no way limited to major, anyone may register for this section. If at a later time, you placed a major restriction (or any of the other restrictions identified earlier) on this section, the registration system would begin enforcing this restriction with the next attempted registration. However, it would not exclude anyone who had registered previously from being in the section. Therefore, you should never modify an existing section of a course with one of these restrictions after registration for a term has begun.

The master catalog also contains fields intended to be used to populate term schedule fields. For example, title, credits (unless variable in nature [1-3, as an example]), pre-requisites, and co-requisites need not be entered, and in some cases cannot be entered on the term schedule. The approved and authorized title for a course and the credits approved for offering of this course will automatically fill these fields on the term schedule. You should always allow the system to do that for you.

If you are using the pre-requisite check within the system, the approved and authorized pre-requisites are attached to the course at the master catalog level. The same is true for co-requisites (and the system automatically checks for these during registration). If a change occurs in either pre-requisite or co-requisite, the change would be made in the master catalog.

However, if a term schedule record already exists which used the previous pre-requisite or co-requisite data supplied by the master catalog, it is necessary to delete the existing term schedule record and re-create a new section with the correct pre-requisite or co-requisite data entered into the master catalog.

Again, it is recommended that once a registration term is underway, these changes not be made to insure accuracy and consistency within the registration process.

We'll continue these little reviews with next month's issue. If you have questions or concerns, please feel free to contact me at 701-777-5031 or e-mail to [charles\\_fjeld@mail.und.nodak.edu](mailto:charles_fjeld@mail.und.nodak.edu).

*Charles Fjeld, Business Analyst  
NDUS, HECN-SIS, Grand Forks, ND*

## HECN Highlights

“Summer days drifting away!” It’s that time again! Many more students will soon be at your door/desk with a multitude of questions. Hopefully some of these “refreshers” will help you when you come across these areas!

### Hold Codes

These appear in the pop-up on all financial aid TRANIDs and on the Charge and Aid Statements. They prevent the processing of batch:

- Budgeting (JCLFI225)
- Pell Calculation (JCLFI315)
- SEOG Calculation (JCLFI325)
- Award Packaging (JCLFI335)

Holds do appear in the pop-up on all financial aid TRANIDs. They also appear on the Charge and Aid Statements. Holds will prevent a student from being processed by Batch Budgeting, Pell Calculation, SEOG Calculation, and Packaging. However, a student with a hold can still be processed by the Batch Crediting job (JCLFI505).

### Stop Credit

Place an “X” on FI60. If both an “X” and a reason are entered, it will not appear in the pop-ups. It prevents parts of batch:

- Crediting Awards job (JCLFI505)  
(No aid will be credited and there will be no accounts receivable transactions.)

Stop credits do appear in the pop-up provided that something has been “X’d” on Fi60/Fi15. The key to a true stop credit is the “X”, not the stop credit reason. A stop credit can be entered without a stop credit reason and still stop the crediting of aid. Stop credits DO NOT appear or have any affect on the Charge and Aid Statement. They do not have any affect on Batch or Online Budgeting, Pell Calculation, SEOG Calculation, or Packaging. However, they will affect the Batch Crediting process. If a student has a stop credit on a term or an award, the dollars will be passed to Accounts Payable and a check will be cut.

### Stop Payment

Place an “X” on FI60. If both an “X” and a reason are entered, it will not appear in the pop-ups. It prevents the processing of batch:

- Crediting Awards Job (JCLFI505)  
(Nothing on the student is processed.)

Stop payments work exactly the same as stop credits with two exceptions. A stop payment on an award will PREVENT that award from appearing on the Charge and Aid Statement and it will also STOP the award from being processed at all by the Batch Crediting process.

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Here are some other helpful tips/hints with EDE:

When saving a correction not on Quick Corrections, it's a good idea to go to the last page prior to performing the save. By doing so, you can see the new estimated EFC, based on the changes made, as well as ensure the file is marked "R" or Ready for Transmission.

Having a problem adding a school code? If so, try entering the school code, then going to the menu and choosing "Process and Verify". By verifying the school code, we are ensuring the software will perform properly in matching with the default institution which was established on setup.

When adding your college code using the DRN, corrections can be made in addition to adding your school code and DRN. Using the transaction number 99 will result in receiving the newest transaction number.

When correcting a student's SSN, if you correct the CURRENT SSN, save the record, and export the file, the Pell ID will not change, but the CURRENT SSN on the ISIR will be updated. Therefore, in order to correct the Pell ID you need to key on the information for the student as a new application using the correct information.

A Professional Judgement cannot be made on a rejected record or on an initial application.

You cannot make a Professional Judgement adjustment in connection with a Dependency Override. Do the Dependency Override first; after you receive the ISIR back, you can make the necessary Professional Judgement corrections.

Have a student showing on EDE but not on a mainframe TRANID? If this situation arises, be sure to check the error reports to see why the information was not loaded.

As always, if you have any questions, please give us a call at 701-777-3936 or e-mail us:  
[Paula\\_Kurtz@mail.und.nodak.edu](mailto:Paula_Kurtz@mail.und.nodak.edu) or [Tricia\\_Campbell@mail.und.nodak.edu](mailto:Tricia_Campbell@mail.und.nodak.edu)

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